

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 19-70113
STEPHEN GREGORY ZAMIAS, SR., :
: Chapter 7
Debtor. : Document No. ____
: Related to Doc. No. 11

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

____ Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

____ Summary of Schedules

X Schedule A - Real Property

X Schedule B - Personal Property

X Schedule C - Property Claimed as Exempt

____ Schedule D - Creditors holding Secured Claims

Check one:

____ Creditor(s) added

____ NO creditor(s) added

____ Creditor(s) deleted

____ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

____ Creditor(s) added

____ NO creditor(s) added

____ Creditor(s) deleted

X Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

X Creditor(s) added: First Bank of Charleston, Inc.

____ NO creditor(s) added

____ Creditor(s) deleted

____ Schedule G - Executory Contracts and Unexpired Leases

Check one:

____ Creditor(s) added

____ NO creditor(s) added

____ Creditor(s) deleted

X Schedule H - Codebtors

____ Schedule I - Current Income of Individual Debtor(s)

____ Schedule J - Current Expenditures of Individual Debtor(s)

X Statement of Financial Affairs

____ Chapter 7 Individual Debtor's Statement of Intention

____ Chapter 11 List of Equity Security Holders

____ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

____ Disclosure of Compensation of Attorney for Debtor

____ Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Bankruptcy Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to the Bankruptcy Court's Mailing Matrix.

Date: May 8, 2019

/s/ Kathryn L. Harrison

Attorney for Debtor(s) [or *pro se* Debtor(s)]

Kathryn L. Harrison

(Typed Name)

Campbell & Levine, LLC, 310 Grant Street, Suite 1700

Pittsburgh, PA 15219

(Address)

412-261-0310

(Phone No.)

PA I.D. No. 209601

List Bar I.D. and State of Admission

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

Fill in this information to identify your case:

Debtor 1 **Stephen Gregory Zamias, Sr.**
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number **19-70113**
 (if known)

☒ Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ 110,000.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ 946,365.63
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ 1,056,365.63

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 9,630,023.08
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 26,709,454.96
Your total liabilities	\$ 36,339,478.04

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 11,417.00
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 13,898.00

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ _____

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

Total claim**From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$	<u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	<u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	<u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$	<u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	<u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	<u>0.00</u>

9g. **Total.** Add lines 9a through 9f.

\$	<u>0.00</u>
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Fill in this information to identify your case and this filing:

Debtor 1	Stephen Gregory Zamias, Sr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number	19-70113		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

403 Slater Street

Street address, if available, or other description

Johnstown **PA** **15905-0000**

City State ZIP Code

Cambria

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$220,000.00	\$110,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

One-half owned by co-tenant Maryann Lambrinos

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$110,000.00**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles☐ No☒ Yes

3.1 Make: **Audi**
 Model: **A-6**
 Year: **2016**
 Approximate mileage: **38,000**
 Other information:

Who has an interest in the property? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put
 the amount of any secured claims on *Schedule D:*
Creditors Who Have Claims Secured by Property.

Current value of the
entire property?Current value of the
portion you own?**\$55,617.46****\$55,617.46****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
 pages you have attached for Part 2. Write that number here.....=>

\$55,617.46**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
 portion you own?
 Do not deduct secured
 claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....**Regular household wares****\$3,500.00****7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No☒ Yes. Describe.....**Television and cellular phones.****\$12,000.00****8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No☒ Yes. Describe.....**Silver coins, signed autographs.****\$10,000.00****9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No☐ Yes. Describe.....

10. Firearms*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe.....

11. Clothes*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe.....

Suits, shirts, and shoes.**\$2,500.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No
☒ Yes. Describe.....

Rolex watch bought in 1986 for \$8,600.**\$8,600.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses

- ☒ No
☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here**\$36,600.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

16. Cash*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No
☐ Yes.....

17. Deposits of money*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes..... Institution name:

17.1. Checking Account 1st Summit Bank**\$3.17**

18. Bonds, mutual funds, or publicly traded stocks*Examples: Bond funds, investment accounts with brokerage firms, money market accounts*☐ No☒ Yes.....

Institution or issuer name:

First Summit Bank Stock: 1,550 shares at \$123.00 as co-tenant with Maryann Lambrinos and is currently held by Somerset Trust against a \$150,000 loan held with them. Because of co-ownership, schedule value is 1/2 value of the total value of all shares.

\$95,245.00**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Zamias Services, Inc.**50%
Shareholder** %**Unknown****Limited Partner: Bel Air Plaza Associates, a Pennsylvania general partnership****28.71%
Limited
Partner** %**Unknown****Limited Partner: Hilltop Z, LP, a Pennsylvania limited partnership****16% Limited
Partner** %**Unknown****University Park, GP, Inc., a Delaware corporation (and general partner of Univeristy Park Associates Limited Partnership)****100% Sole
Shareholder** %**Unknown****Limited Partner: University Park Associates Limited Partnership, a Pennsylvania limited partnership****23% Limited
Partner** %**Unknown****Westwood Zamias GP Corp, a Pennsylvania corporation (and general partner of Westwood Zamias Limited Partnership)****50%
Shareholder** %**Unknown****Limited Partner: Westwood Zamias Limited Partnership, a Pennsylvania limited partnership (limited partner of Westwood Zamias Limited Partnership)****29.3%
Limited
Partner** %**Unknown****Indiana Mall GP Corp, a Delaware corporation (and general partner of Indiana Mall Company Limited Partnership)****16.30%
Shareholder** %**Unknown****Limited Partner: Indiana Mall Company Limited Partnership, a Delaware limited partnership (limited partner of Indiana Mall Company Limited Partnership)****16.30%
Limited
Partners** %**Unknown**

Johnstown Galleria, LLC (member of Gemini Johnstown Galleria S, LLC)	50% Membershi p Interest %	Unknown
Pitt Village Mezz GP Corp, a Pennsylvania corporation (and general parter of Pitt Village LP)	26.825% Shareholder %	Unknown
Pitt Village Genpar Corp., a Pennsylvania corporation (and general partner of Pitt Village Mezz LP)	26.825% Limited Partner %	Unknown
Pitt Village Mezz LP, a Pennsylvania limited partnership (and limited partner of Pitt Village, LP)	26.625% Limited Partner %	Unknown
Tamaqua Z, LP (limited partner of Tamaqua Associates, LP)	20.25% Limited Partner %	Unknown
ZGAL Associates, LP	10.66% General Partnership Interest; 32.84% limited partnership interest %	Unknown
Zamias OBDC, LP (limited partnerof OBDC Limited Partnership, which is a member of ZRAJ Olean, LLC)	25% Partnership Interest %	Unknown
Zamias Oakmont Management, LLC	25% Membershi p Interest %	Unknown
Z-OBDC GP Corp. (general parter of OBDC Limited Partnership, which is a limited partner of ZRAJ Dunbar, LLC)	25% Shareholder Interest %	Unknown
ZEEFAM ODBC Corp.	25% Shareholder %	Unknown
Shareholder: Uni-Park Ground, Inc., a Delaware corporation	100% Shareholder %	Unknown
Limited Partner: Uni-Park Ground Limited Partnership, a Pennsylvania limited partnership (limited partner of Uni-Park Ground, Inc.)	23% Limited Partner %	Unknown

Limited Partnership: ZGAL Associates Residual Limited Partnership, a Delaware limited partnership (limited partner of Pittsburgh Mills Residual, L.P.)	10.66% General Partner %	Unknown
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Limited Partnership: ZGAL Associates Residual Limited Partnership, a Delaware limited partnership (limited partner of Pittsburgh Mills Residual, L.P.)	30.5% Limited Partner %	Unknown
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20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them
Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No
☐ Yes. List each account separately.
Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes. Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- ☒ No
☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them...

Money or property owed to you?

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

28. Tax refunds owed to you

- ☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:UPMC Health Insurance through ZSI\$0.001st Summit Life InsuranceMaryann Lambrinos\$0.00Northwest MutualMaryann Lambrinos\$0.00New York LifeStephen Zamias, Jr.,
Danille Carlson,
Jessica Zamias, and
Jennifer Zamias\$0.00TransAmerica Life Insurance: Debtor is
1/3 owner and a beneficiary (having 1/3
interest in any death benefit on the life
of George Demo Zamias, Sr.).Beneficiaries on the policy are the
Debtor (33%), Damian Zamias (33%),
and Kathleen Zamias (12.02%),
Christopher Zamias (5.33%), Erik
Zamias (5.33%), Samantha Zamias
(5.33%), and Michael Zamias (5.33%).See above\$600,000.00**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☐ No☒ Yes. Describe each claim.....Money loaned to Zamias Services, Inc. (Shareholder Loan)\$156,000.00**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
- ☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**\$851,248.17****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- ☐ No. Go to Part 6.
- ☒ Yes. Go to line 38.

**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.

38. Accounts receivable or commissions you already earned

- ☐ No
- ☒ Yes. Describe.....

**Zamias Services, Inc. Special Account used by Debtor -Somerset
Trust**

\$2,900.00**39. Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- ☒ No
- ☐ Yes. Describe.....

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- ☒ No
- ☐ Yes. Describe.....

41. Inventory

- ☒ No
- ☐ Yes. Describe.....

42. Interests in partnerships or joint ventures

- ☐ No
- ☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

See Business Interests Listed at #19**%****\$0.00****43. Customer lists, mailing lists, or other compilations**

- ☒ No.
- ☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
- ☒ No
- ☐ Yes. Describe.....

44. Any business-related property you did not already list

- ☒ No
- ☐ Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....

\$2,900.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		<u>\$110,000.00</u>
56. Part 2: Total vehicles, line 5	<u>\$55,617.46</u>	
57. Part 3: Total personal and household items, line 15	<u>\$36,600.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$851,248.17</u>	
59. Part 5: Total business-related property, line 45	<u>\$2,900.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	<u>\$0.00</u>	
	+	
62. Total personal property. Add lines 56 through 61...	<u>\$946,365.63</u>	Copy personal property total <u>\$946,365.63</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<u>\$1,056,365.63</u>

Fill in this information to identify your case:

Debtor 1	Stephen Gregory Zamias, Sr.		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number	19-70113		
(if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
403 Slater Street Johnstown, PA 15905 Cambria County Line from <i>Schedule A/B</i> : 1.1	\$110,000.00	<input checked="" type="checkbox"/> All equity, if any, in the full value of the property <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
2016 Audi A-6 38,000 miles Line from <i>Schedule A/B</i> : 3.1	\$55,617.46	<input checked="" type="checkbox"/> All equity, if any, in the full value of the property <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Regular household wares Line from <i>Schedule A/B</i> : 6.1	\$3,500.00	<input checked="" type="checkbox"/> All equity, if any, in the full value of the property <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Television and cellular phones. Line from <i>Schedule A/B</i> : 7.1	\$12,000.00	<input checked="" type="checkbox"/> All equity, if any, in the full value of the property <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Silver coins, signed autographs. Line from <i>Schedule A/B</i> : 8.1	\$10,000.00	<input checked="" type="checkbox"/> All equity, if any, in the full value of the property <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Stephen Gregory Zamias, Sr.**

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Case number (if known) **19-70113**Brief description of the property and line on
Schedule A/B that lists this propertyCurrent value of the
portion you ownCopy the value from
Schedule A/B

Amount of the exemption you claim

Check only one box for each exemption.

Specific laws that allow exemption

Suits, shirts, and shoes.Line from *Schedule A/B*: 11.1\$2,500.00**All equity, if any, in the
full value of the property**

11 U.S.C. § 522(d)(3)

100% of fair market value, up to
any applicable statutory limit**Rolex watch bought in 1986 for
\$8,600.**Line from *Schedule A/B*: 12.1\$8,600.00**All equity, if any, in the
full value of the property**

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
any applicable statutory limit**Checking Account: 1st Summit Bank**Line from *Schedule A/B*: 17.1\$3.17**All equity, if any, in the
full value of the property**

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
any applicable statutory limit**First Summit Bank Stock: 1,550
shares at \$123.00 as co-tenant with
Maryann Lambrinos and is currently
held by Somerset Trust against a
\$150,000 loan held with them.
Because of co-ownership, schedule
value is 1/2 value of the total value of
all shares.**Line from *Schedule A/B*: 18.1\$95,245.00**All equity, if any, in the
full value of the property**

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
any applicable statutory limit**Zamias Services, Inc.**

50% Shareholder

Line from *Schedule A/B*: 19.1Unknown**All equity, if any, in the
full value of the property**

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
any applicable statutory limit**Limited Partner: Bel Air Plaza
Associates, a Pennsylvania general
partnership**

28.71% Limited Partner

Line from *Schedule A/B*: 19.2Unknown**All equity, if any, in the
full value of the property**

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
any applicable statutory limit**Limited Partner: Hilltop Z, LP, a
Pennsylvania limited partnership**

16% Limited Partner

Line from *Schedule A/B*: 19.3Unknown**All equity, if any, in the
full value of the property**

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
any applicable statutory limit**University Park, GP, Inc., a Delaware
corporation (and general partner of
Univeristy Park Associates Limited
Partnership)**

100% Sole Shareholder

Line from *Schedule A/B*: 19.4Unknown**All equity, if any, in the
full value of the property**

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
any applicable statutory limit**Limited Partner: University Park
Associates Limited Partnership, a
Pennsylvania limited partnership**

23% Limited Partner

Line from *Schedule A/B*: 19.5Unknown**All equity, if any, in the
full value of the property**

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
any applicable statutory limit

Debtor 1 **Stephen Gregory Zamias, Sr.** Document Page 16 of 51 Case number (if known) **19-70113**Brief description of the property and line on
Schedule A/B that lists this propertyCurrent value of the
portion you ownCopy the value from
Schedule A/B

Amount of the exemption you claim

Check only one box for each exemption.

Specific laws that allow exemption

**Westwood Zamias GP Corp, a
Pennsylvania corporation (and
general partner of Westwood Zamias
Limited Partnership)
50% Shareholder**

Line from *Schedule A/B*: 19.6

Unknown

**All equity, if any, in the
full value of the property**100% of fair market value, up to
any applicable statutory limit

11 U.S.C. § 522(d)(5)

**Limited Partner: Westwood Zamias
Limited Partnership, a Pennsylvania
limited partnership (limited partner of
Westwood Zamias Limited
Partnership)
29.3% Limited Partner**

Line from *Schedule A/B*: 19.7

Unknown

**All equity, if any, in the
full value of the property**100% of fair market value, up to
any applicable statutory limit

11 U.S.C. § 522(d)(5)

**Indiana Mall GP Corp, a Delaware
corporation (and general partner of
Indiana Mall Company Limited
Partnership)
16.30% Shareholder**

Line from *Schedule A/B*: 19.8

Unknown

**All equity, if any, in the
full value of the property**100% of fair market value, up to
any applicable statutory limit

11 U.S.C. § 522(d)(5)

**Limited Partner: Indiana Mall
Company Limited Partnership, a
Delaware limited partnership (limited
partner of Indiana Mall Company
Limited Partnership)
16.30% Limited Partners**

Line from *Schedule A/B*: 19.9

Unknown

**All equity, if any, in the
full value of the property**100% of fair market value, up to
any applicable statutory limit

11 U.S.C. § 522(d)(5)

**Johnstown Galleria, LLC (member of
Gemini Johnstown Galleria S, LLC)
50% Membership Interest**

Line from *Schedule A/B*: 19.10

Unknown

**All equity, if any, in the
full value of the property**100% of fair market value, up to
any applicable statutory limit

11 U.S.C. § 522(d)(5)

**Pitt Village Mezz GP Corp, a
Pennsylvania corporation (and
general partner of Pitt Village LP)
26.825% Shareholder**

Line from *Schedule A/B*: 19.11

Unknown

**All equity, if any, in the
full value of the property**100% of fair market value, up to
any applicable statutory limit

11 U.S.C. § 522(d)(5)

**Pitt Village Genpar Corp., a
Pennsylvania corporation (and
general partner of Pitt Village Mezz
LP)
26.825% Limited Partner**

Line from *Schedule A/B*: 19.12

Unknown

**All equity, if any, in the
full value of the property**100% of fair market value, up to
any applicable statutory limit

11 U.S.C. § 522(d)(5)

**Pitt Village Mezz LP, a Pennsylvania
limited partnership (and limited
partner of Pitt Village, LP)
26.625% Limited Partner**

Line from *Schedule A/B*: 19.13

Unknown

**All equity, if any, in the
full value of the property**100% of fair market value, up to
any applicable statutory limit

11 U.S.C. § 522(d)(5)

**Tamaqua Z, LP (limited partner of
Tamaqua Associates, LP)
20.25% Limited Partner**

Line from *Schedule A/B*: 19.14

Unknown

**All equity, if any, in the
full value of the property**100% of fair market value, up to
any applicable statutory limit

11 U.S.C. § 522(d)(5)

Debtor 1 **Stephen Gregory Zamias, Sr.**

Document Page 17 of 51

Case number (if known) **19-70113**Brief description of the property and line on
Schedule A/B that lists this propertyCurrent value of the
portion you own

Amount of the exemption you claim

Specific laws that allow exemption

Copy the value from
Schedule A/B

Check only one box for each exemption.

ZGAL Associates, LP
10.66% General Partnership Interest;
32.84% limited partnership interest
 Line from *Schedule A/B*: **19.15**

Unknown

All equity, if any, in the
full value of the property

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
 any applicable statutory limit

Zamias OBDC, LP (limited partner of
OBDC Limited Partnership, which is
a member of ZRAJ Olean, LLC)
25% Partnership Interest
 Line from *Schedule A/B*: **19.16**

Unknown

All equity, if any, in the
full value of the property

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
 any applicable statutory limit

Zamias Oakmont Management, LLC
25% Membership Interest
 Line from *Schedule A/B*: **19.17**

Unknown

All equity, if any, in the
full value of the property

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
 any applicable statutory limit

ZEEFAM ODBC CORP.Unknown

All equity, if any, in the
full value of the property

11 U.S.C. 522(d)(5)

Z-OBDC GP Corp. (general partner of
OBDC Limited Partnership, which is
a limited partner of ZRAJ Dunbar,
LLC)
25% Shareholder Interest
 Line from *Schedule A/B*: **19.18**

Unknown

All equity, if any, in the
full value of the property

11 U.S.C. § 522(d)(5)

100% of fair market value, up to
 any applicable statutory limit

Shareholder: Uni-Park Ground, Inc., a
Delaware corporation
100% Shareholder interest
 Line from *Schedule A/B*: **19.20**

Unknown

All equity, if any, in the
full value of the property

11 U.S.C. § 522(d)(5)

Limited Partnership: Uni-Park
Ground Limited Partnership, a
Pennsylvania limited partnership
(limited partner of Uni-Park Ground,
Inc.)
23% Limited Partner
 Line from *Schedule A/B*: **19.21**

Unknown

All equity, if any, in the
full value of the property

11 U.S.C. § 522(d)(5)

Limited Partnership: ZGAL
Associates Residual Limited
Partnership, a Delaware limited
partnership (limited partner of
Pittsburgh Mills Residual, LP)
10.66% General Partner
 Line from *Schedule A/B*: **19.22**

Unknown

All equity, if any, in the
full value of the property

11 U.S.C. § 522(d)(5)

Limited Partnership: ZGAL
Associates Residual Limited
Partnership, a Delaware limited
partnership (limited partner of
Pittsburgh Mills Residual, LP)
30.5% Limited Partner
 Line from *Schedule A/B*: **19.23**

Unknown

All equity, if any, in the
full value of the property

11 U.S.C. § 522(d)(5)

Debtor 1 **Stephen Gregory Zamias, Sr.**

Document Page 18 of 51

Case number (if known) **19-70113**Brief description of the property and line on
Schedule A/B that lists this propertyCurrent value of the
portion you ownCopy the value from
Schedule A/B

Amount of the exemption you claim

Check only one box for each exemption.

Specific laws that allow exemption

UPMC Health Insurance through ZSILine from *Schedule A/B*: 31.1**\$0.00****All equity, if any, in the
full value of the property****11 U.S.C. § 522(d)(7)**100% of fair market value, up to
any applicable statutory limit**1st Summit Life Insurance****Beneficiary: Maryann Lambrinos**Line from *Schedule A/B*: 31.2**\$0.00****All equity, if any, in the
full value of the property****11 U.S.C. § 522(d)(7)**100% of fair market value, up to
any applicable statutory limit**Northwest Mutual****Beneficiary: Maryann Lambrinos**Line from *Schedule A/B*: 31.3**\$0.00****All equity, if any, in the
full value of the property****11 U.S.C. § 522(d)(7)**100% of fair market value, up to
any applicable statutory limit**New York Life****Beneficiary: Stephen Zamias, Jr.,
Danille Carlson, Jessica Zamias, and
Jennifer Zamias**Line from *Schedule A/B*: 31.4**\$0.00****All equity, if any, in the
full value of the property****11 U.S.C. § 522(d)(7)**100% of fair market value, up to
any applicable statutory limit**TransAmerica Life Insurance: Debtor
is 1/3 owner and a beneficiary
(having 1/3 interest in any death
benefit)****Beneficiary: Stephen Zamias, Sr.;
Damian Zamias; Estate of Samuel
Zamias**Line from *Schedule A/B*: 31.5**\$600,000.00****All equity, if any, in the
full value of the property****11 U.S.C. § 522(d)(7)**100% of fair market value, up to
any applicable statutory limit**ZSI Special Services Account for
Debtor****11 U.S.C. 522(d)(5)****\$2900****All equity, if any, in the
full value of the property****Money loaned to Zamias Services,
Inc. (Shareholder Loan)**Line from *Schedule A/B*: 33.1**\$156,000.00****All equity, if any, in the
full value of the property****11 U.S.C. § 522(d)(5)**100% of fair market value, up to
any applicable statutory limit**3. Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

Fill in this information to identify your case:

Debtor 1 **Stephen Gregory Zamias, Sr.**
First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number **19-70113**
 (if known)

☒ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 1st Summit Bank <small>Creditor's Name</small> 125 Donald Lane Johnstown, PA 15904 <small>Number, Street, City, State & Zip Code</small> Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred _____	Describe the property that secures the claim: 403 Slater Street Johnstown, PA 15905 Cambria County As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$80,844.96	\$220,000.00
2.2 1st Summit Bank <small>Creditor's Name</small> 125 Donald Lane Johnstown, PA 15904 <small>Number, Street, City, State & Zip Code</small> Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 2013	Describe the property that secures the claim: 403 Slater Street Johnstown, PA 15905 Cambria County As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$44,748.87	\$220,000.00

2.2 1st Summit Bank <small>Creditor's Name</small> 125 Donald Lane Johnstown, PA 15904 <small>Number, Street, City, State & Zip Code</small> Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 2013	Describe the property that secures the claim: 403 Slater Street Johnstown, PA 15905 Cambria County As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$44,748.87	\$220,000.00	\$0.00
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Debtor 1 **Stephen Gregory Zamias, Sr.**

Case number (if known)

19-70113

First Name

Middle Name

Last Name

2.3 1st Summit Bank

Creditor's Name

**125 Donald Lane
Johnstown, PA 15904**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

**Zamias Services, Inc.
50% Shareholder**

\$1,000,000.00

Unknown

Unknown

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred **November 12, 2015**

Last 4 digits of account number

2.4 1st Summit Bank

Creditor's Name

**125 Donald Lane
Johnstown, PA 15904**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

**Zamias Services, Inc.
50% Shareholder**

\$1,690,000.00

Unknown

Unknown

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred **2012**

Last 4 digits of account number

2.5 1st Summit Bank

Creditor's Name

**125 Donald Lane
Johnstown, PA 15904**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

Transamerica Life Insurance Policy

\$1,690,000.00

\$600,000.00

\$1,090,000.00

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred **2012**

Last 4 digits of account number

Duplicate to show add'l lien

Debtor 1 **Stephen Gregory Zamias, Sr.**

Case number (if known)

19-70113

First Name

Middle Name

Last Name

2.6

1st Summit Bank

Creditor's Name

**125 Donald Lane
Johnstown, PA 15904**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

\$1,000,000.00**\$600,000.00****\$1,000,000.00****Transamerica Life Insurance Policy**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred

**November
12, 2015**

Last 4 digits of account number

**Duplicate to
Show Addtl
Lien**

2.7

Audi Financial Services

Creditor's Name

**P.O. Box 3
Hillsboro, OR 97123**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

\$58,617.00**\$55,617.46****\$2,999.54****2016 Audi A-6 38,000 miles**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred **2017**Last 4 digits of account number **0408**

2.8

**Cambria County Tax
Claim Bureau**

Creditor's Name

**200 South Center St.
Ebensburg, PA 15931**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

\$5,800.00**\$220,000.00****\$0.00****403 Slater Street Johnstown, PA
15905 Cambria County**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) **Property taxes**

Date debt was incurred

Last 4 digits of account number

Debtor 1 **Stephen Gregory Zamias, Sr.**

Case number (if known)

19-70113

First Name

Middle Name

Last Name

2.9

Fifth Third Bank

Creditor's Name

MD 109008

**38 Fountain Square Plaza
Cincinnati, OH 45263**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

\$3,099,912.25

\$0.00

\$3,099,912.25

Judgment Debt

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☒ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Date debt was incurred

Last 4 digits of account number

2.1

0

Fifth Third Bank

Creditor's Name

MD 109008

**38 Fountain Square Plaza
Cincinnati, OH 45263**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

\$510,000.00

\$0.00

\$510,000.00

Judgment Debt

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☒ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Date debt was incurred

Last 4 digits of account number

2.1

1

Internal Revenue Service

Creditor's Name

**1000 Liberty Avenue
Pittsburgh, PA 15222**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

\$160,100.00

\$220,000.00

\$71,493.83

**403 Slater Street Johnstown, PA
15905 Cambria County**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Date debt was incurred **2017**

Last 4 digits of account number

Debtor 1 **Stephen Gregory Zamias, Sr.**

Case number (if known)

19-70113

First Name

Middle Name

Last Name

2.1 **PA Department of**
2 **Revenue**

Creditor's Name

Department 280406
Harrisburg, PA
17128-0406

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$140,000.00

\$220,000.00

\$140,000.00

403 Slater Street Johnstown, PA
15905 Cambria County

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☒ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **2011, 2013,**
2015, 2016

Last 4 digits of account number

2.1 **Somerset Trust Company**
3

Creditor's Name

116 Market Street
Johnstown, PA 15901

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$150,000.00

\$95,245.00

\$54,755.00

First Summit Bank Stock: 1,550 shares at \$123.00 as co-tenant with Maryann Lambrinos and is currently held by Somerset Trust against a \$150,000 loan held with them. Because of co-ownership, schedule value is 1/2 value of the total value of

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$9,630,023.08

\$9,630,023.08

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Debtor 1 **Stephen Gregory Zamias, Sr.**

First Name

Middle Name

Last Name

Case number (if known)

19-70113

☐

Name, Number, Street, City, State & Zip Code

**Bernstein-Burkley, P.C.
Nicholas D. Krawec, Esq.
Suite 2200, Gulf Tower
707 Grant Street
Pittsburgh, PA 15219**

On which line in Part 1 did you enter the creditor? **2.9**

Last 4 digits of account number ____

☐

Name, Number, Street, City, State & Zip Code

**Bernstein-Burkley, P.C.
Nicholas D. Krawec, Esq.
Suite 2200, Gulf Tower
707 Grant Street
Pittsburgh, PA 15219**

On which line in Part 1 did you enter the creditor? **2.10**

Last 4 digits of account number ____

Fill in this information to identify your case:

Debtor 1 Stephen Gregory Zamias, Sr.
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 19-70113
 (if known)

☐ Check if this is an amended filing

Official Form 106E/F**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.

☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	1st Summit Bank Nonpriority Creditor's Name 125 Donald Lane Johnstown, PA 15904 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>2842</u> When was the debt incurred? <u>over time</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Ordinary business purchases open credit account - business debt</u>	<u>\$18,000.00</u>

Debtor 1 **Stephen Gregory Zamias, Sr.**

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Case number (if known) **19-70113**

4.2	1st Summit Bank Nonpriority Creditor's Name 125 Donald Lane Johnstown, PA 15904 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 3782 When was the debt incurred? over time As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Ordinary business purchases open credit account - business debt	\$6,800.00
-----	--	--	-------------------

4.3	1st Summit Bank Nonpriority Creditor's Name 125 Donald Lane Johnstown, PA 15904 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 3585 When was the debt incurred? 2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Ordinary business purchases open credit account - business debt	\$60,846.00
-----	--	---	--------------------

4.4	Audi Financial Services Nonpriority Creditor's Name P.O. Box 3 Hillsboro, OR 97123 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 0021 When was the debt incurred? 2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Auto Loan	\$29,400.00
-----	---	---	--------------------

Debtor 1 **Stephen Gregory Zamias, Sr.**

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Case number (if known) **19-70113**

4.5

Babst Calland Clements & Zomnir

Nonpriority Creditor's Name

**Two Gateway Center
Pittsburgh, PA 15222**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$21,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Attorney's Fees**

4.6

Chase Card Services

Nonpriority Creditor's Name

P.O. Box 1423**Charlotte, NC 28201**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

6711**\$13,500.00**

When was the debt incurred?

over time

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Ordinary business purchases open credit account - business debt**

4.7

Fifth Third Bank

Nonpriority Creditor's Name

MD 109008**38 Fountain Square Plaza****Cincinnati, OH 45263**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$17,118,767.50

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☒ Contingent☐ Unliquidated☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Guaranty liability for business loans**

Debtor 1 **Stephen Gregory Zamias, Sr.**

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Case number (if known) **19-70113**

4.8	First Bank of Charleston, Inc. Nonpriority Creditor's Name 201 Pennsylvania Avenue Charleston, WV 25302 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 6798 When was the debt incurred? 08/16/2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Guaranty of business debt	\$1,895,000.00
-----	--	---	-----------------------

4.9	Five Star Bank Olean Branch Nonpriority Creditor's Name 129 North Union Street Olean, NY 14760 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Guaranty of business debt	\$5,629,337.46
-----	---	---	-----------------------

4.1 0	Lampl Law Office Nonpriority Creditor's Name 223 4th Avenue Suite 4 Pittsburgh, PA 15222 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Attorney's Fees	\$54,000.00
----------	---	---	--------------------

Debtor 1 **Stephen Gregory Zamias, Sr.**

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Case number (if known) **19-70113**4.1
1**PA Municipal Service Co.**

Nonpriority Creditor's Name

336 Delaware Avenue**Dept. W62****Oakmont, PA 15139-2138**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$9,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify _____

4.1
2**Purcel Dental PC**

Nonpriority Creditor's Name

1390 Eisenhower Blvd.**Johnstown, PA 15904**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$3,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Medical services**

4.1
3**S&T Bank**

Nonpriority Creditor's Name

P. O. Box 190**Indiana, PA 15701**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$1,750,804.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Guaranty of business debt - Bel Air Plaza Associates, LP**

Debtor 1 **Stephen Gregory Zamias, Sr.**

Document

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Case number (if known)

19-70113

4.1
4**SLC Realty, Inc.**

Nonpriority Creditor's Name

**327 North Craig Street
Pittsburgh, PA 15213**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$100,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Loan****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**Bernstein-Burkley, P.C.
c/o Kirk Burkley, Esq.
707 Grant St.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.7** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	<u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. \$	<u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	<u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	<u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	<u>0.00</u>
Total claims from Part 2	6f. Student loans	6f. \$	<u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	<u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	<u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$	<u>26,709,454.96</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$	<u>26,709,454.96</u>

Fill in this information to identify your case:

Debtor 1 **Stephen Gregory Zamias, Sr.**
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number **19-70113**
 (if known)

☐ Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
 Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1	Name	
	Number Street	
	City State ZIP Code	
2.2	Name	
	Number Street	
	City State ZIP Code	
2.3	Name	
	Number Street	
	City State ZIP Code	
2.4	Name	
	Number Street	
	City State ZIP Code	
2.5	Name	
	Number Street	
	City State ZIP Code	

Fill in this information to identify your case:

Debtor 1	Stephen Gregory Zamias, Sr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	19-70113		

☒ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
 Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
 Check all schedules that apply:

3.1 **Bel Air Plaza Associates, LP**
500 Galleria Dr.
Suite 287
Johnstown, PA 15904

☐ Schedule D, line _____
☒ Schedule E/F, line **4.13**
☐ Schedule G _____
S&T Bank

3.2 **Damian G. Zamias**
372 N. Craig St.
Pittsburgh, PA 15213

☐ Schedule D, line _____
☒ Schedule E/F, line **4.5**
☐ Schedule G _____
Babst Calland Clements & Zomnir

3.3 **Damian G. Zamias**
372 N. Craig St.
Pittsburgh, PA 15213

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G _____
Fifth Third Bank

Debtor 1 Stephen Gregory Zamias, Sr.

Case number (if known) 19-70113

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.4 **Damian G. Zamias**
372 N. Craig St.
Pittsburgh, PA 15213

☐ Schedule D, line _____
☒ Schedule E/F, line 4.7
☐ Schedule G _____
Fifth Third Bank

3.5 **Damian G. Zamias**
327 N. Craig St.
Pittsburgh, PA 15213

☐ Schedule D, line _____
☒ Schedule E/F, line 4.10
☐ Schedule G _____
Lampl Law Office

3.6 **Damian G. Zamias**
372 N. Craig St.
Pittsburgh, PA 15213

☒ Schedule D, line 2.3
☐ Schedule E/F, line _____
☐ Schedule G _____
1st Summit Bank

3.7 **Damian G. Zamias**
372 N. Craig St.
Pittsburgh, PA 15213

☒ Schedule D, line 2.4
☐ Schedule E/F, line _____
☐ Schedule G _____
1st Summit Bank

3.8 **Damian G. Zamias**
372 N. Craig St.
Pittsburgh, PA 15213

☒ Schedule D, line 2.9
☐ Schedule E/F, line _____
☐ Schedule G _____
Fifth Third Bank

3.9 **Damian G. Zamias**

☒ Schedule D, line 2.10
☐ Schedule E/F, line _____
☐ Schedule G _____
Fifth Third Bank

3.10 **Estate of Marianna Zamias**
403 Slater St.
Johnstown, PA 15905
Stephen G. Zamias, Sr. is executor

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G _____
Fifth Third Bank

3.11 **Estate of Marianna Zamias**
403 Slater St.
Johnstown, PA 15905
Stephen G. Zamias, Sr. is executor

☐ Schedule D, line _____
☒ Schedule E/F, line 4.7
☐ Schedule G _____
Fifth Third Bank

Debtor 1 Stephen Gregory Zamias, Sr.Case number (if known) 19-70113**Additional Page to List More Codebtors***Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt*
Check all schedules that apply:3.12 **Estate of Samuel C. Zamias****Kathleen Zamias is executrix**☐ Schedule D, line _____☐ Schedule E/F, line _____☐ Schedule G _____**Fifth Third Bank**3.13 **Estate of Samuel C. Zamias****Kathleen Zamias is executrix**☐ Schedule D, line _____☒ Schedule E/F, line 4.7☐ Schedule G _____**Fifth Third Bank**3.14 **Estate of Samuel C. Zamias****992 Fender Lane****Johnstown, PA 15905****Kathleen Zamias is Executrix**☒ Schedule D, line 2.9☐ Schedule E/F, line _____☐ Schedule G _____**Fifth Third Bank**3.15 **Estate of Samuel C. Zamias****Kathleen Zamias is excutrix**☒ Schedule D, line 2.10☐ Schedule E/F, line _____☐ Schedule G _____**Fifth Third Bank**3.16 **George Demo Zamias, Sr.****2268 Crabtree Lane****Johnstown, PA 15904**☐ Schedule D, line _____☐ Schedule E/F, line _____☐ Schedule G _____**Fifth Third Bank**3.17 **George Demo Zamias, Sr.****2268 Crabtree Lane****Johnstown, PA 15905**☐ Schedule D, line _____☒ Schedule E/F, line 4.7☐ Schedule G _____**Fifth Third Bank**3.18 **George Demo Zamias, Sr.****2268 Crabtree Lane****Johnstown, PA 15905**☒ Schedule D, line 2.9☐ Schedule E/F, line _____☐ Schedule G _____**Fifth Third Bank**3.19 **George Demo Zamias, Sr.**☒ Schedule D, line 2.10☐ Schedule E/F, line _____☐ Schedule G _____**Fifth Third Bank**

Debtor 1 **Stephen Gregory Zamias, Sr.**Case number (if known) **19-70113****Additional Page to List More Codebtors***Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt*
Check all schedules that apply:3.20 **Maryann Lambrinos**
403 Slater St.
Johnstown, PA 15905☒ Schedule D, line 2.8
☐ Schedule E/F, line _____
☐ Schedule G _____
Cambria County Tax Claim Bureau3.21 **Maryann Lambrinos**
403 Slater St.
Johnstown, PA 15905☒ Schedule D, line 2.13
☐ Schedule E/F, line _____
☐ Schedule G _____
Somerset Trust Company3.22 **Pittston Associates LP**
500 Galleria Dr.
Suite 287
Johnstown, PA 15904☐ Schedule D, line _____
☒ Schedule E/F, line 4.7
☐ Schedule G _____
Fifth Third Bank3.23 **Taylor Associates, LP**
500 Galleria Dr.
Suite 287
Johnstown, PA 15904☐ Schedule D, line _____
☒ Schedule E/F, line 4.7
☐ Schedule G _____
Fifth Third Bank3.24 **Zamias Services, Inc.**
500 Galleria Dr.
Suite 287
Johnstown, PA 15904☒ Schedule D, line 2.3
☐ Schedule E/F, line _____
☐ Schedule G _____
1st Summit Bank3.25 **Zamias Services, Inc.**
500 Galleria Dr.
Suite 287
Johnstown, PA 15904☒ Schedule D, line 2.4
☐ Schedule E/F, line _____
☐ Schedule G _____
1st Summit Bank3.26 **ZRAJ D-OUTLOT, LLC**
P.O. Box 5540
Johnstown, PA 15904☐ Schedule D, line _____
☒ Schedule E/F, line 4.8
☐ Schedule G _____
First Bank of Charleston, Inc.3.27 **ZRAJ Olean, LLC**
500 Galleria Dr.
Suite 287
Johnstown, PA 15904☐ Schedule D, line _____
☒ Schedule E/F, line 4.9
☐ Schedule G _____
Five Star Bank Olean Branch

Fill in this information to identify your case:

Debtor 1 Stephen Gregory Zamias, Sr.

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 19-70113
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 1061

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
- ☐ Not employed

Real Estate Developer/Owner

Zamias Services, Inc.

P.O. Box 5486
Johnstown, PA 15904

23 years

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 11,500.00	\$ N/A
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	\$ 11,500.00	\$ N/A

Debtor 1 **Stephen Gregory Zamias, Sr.**

Case number (if known) **19-70113**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 11,500.00	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 83.00	\$ N/A
5f. Domestic support obligations	5f. \$ 2,000.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify:	5h.+ \$ 0.00	\$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 2,083.00	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 9,417.00	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify: Board Fees	8h.+ \$ 2,000.00	\$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 2,000.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 11,417.00 + \$ N/A	= \$ 11,417.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 11,417.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: Debtor has resigned from 1st Summit Board and will not continue to receive Board Fees (8h).		

Fill in this information to identify your case:

Debtor 1 Stephen Gregory Zamias, Sr.

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 19-70113
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,136.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 450.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 100.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 250.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 600.00

Debtor 1 Stephen Gregory Zamias, Sr.

Case number (if known) 19-70113

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>350.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>94.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>684.00</u>
6d. Other. Specify: <u>Credit Cards</u>	6d. \$ <u>2,700.00</u>
7. Food and housekeeping supplies	7. \$ <u>400.00</u>
8. Childcare and children's education costs	8. \$ <u>410.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>150.00</u>
10. Personal care products and services	10. \$ <u>50.00</u>
11. Medical and dental expenses	11. \$ <u>200.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>150.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>0.00</u>
14. Charitable contributions and religious donations	14. \$ <u>200.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>770.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>1,241.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>1,280.00</u>
17c. Other. Specify: <u>Secured Loan Summit Trust</u>	17c. \$ <u>1,729.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>954.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: _____	21. +\$ <u>0.00</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>13,898.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>13,898.00</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ <u>11,417.00</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>13,898.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-2,481.00</u>

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here: **The Debtor no longer has credit card payment expense since the Petition Date.**

Fill in this information to identify your case:

Debtor 1 Stephen Gregory Zamias, Sr.
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF PENNSYLVANIA

Case number 19-70113
(if known)

☒ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

**Dates Debtor 1
lived there**

Debtor 2 Prior Address:

**Dates Debtor 2
lived there**

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
			Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$23,000.00	<input type="checkbox"/> Wages, commissions, bonuses, tips
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2018)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$90,000.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$48,000.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, 2017)	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$110,130.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Board Fees	\$6,000.00		
For last calendar year: (January 1 to December 31, 2018)	Board Fees	\$40,000.00		
For the calendar year before that: (January 1 to December 31, 2017)	Board Fees	\$40,000.00		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☐ No. Go to line 7.
☒ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

☐ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Greater Johnstown School District 1091 Broad Street Johnstown, PA 15906	03/01/2019	\$9,800.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>Real Estate Taxes - School District</u>

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☐ No

☒ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Sandy Kopco 2312 Woodcrest Drive Johnstown, PA 15915	12/10/2018	\$50,000.00	\$0.00	Property Settlement Agreement.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Fifth Third Bank v. Stephen Zamias, et. al. 2017-945	Confession of Judgment	Court of Common Pleas of Cambria County 200 S. Center Street Ebensburg, PA 15931	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

Case title Case number	Nature of the case	Court or agency	Status of the case
Fifth Third Bank v. Stephen Zamias, et. al. 2017-945	Confession of Judgment	Court of Common Pleas of Cambria County 200 S. Center Street Ebensburg, PA 15931	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Fifth Third Bank v. George Zamias, et al. 2019-716	Confession of Judgment	Court of Common Pleas of Cambria County 200 S. Center Street Ebensburg, PA 15931	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
☒ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
Fifth Third Bank MD 109008 38 Fountain Square Plaza Cincinnati, OH 45263	Explain what happened Debtor's Bank Account at First Summit Bank <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input checked="" type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied.	1/31/2019	\$3.71

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☐ No
☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
St. Mary's Greek Orthodox Church 435 Somerset Street Johnstown, PA 15901	Monetary Contribution	1/1/17 and 12/31/17	\$4,800.00

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
--	---	-------------------	------------------------

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Campbell & Levine, LLC 310 Grant Street Suite 1700 Pittsburgh, PA 15219 www.camlev.com SLC Realty, Inc.	Attorneys fees for pre-petition services paid by SLC Realty, Inc., owned by a non-debtor	March 6, 2019	\$6,666.67
Campbell & Levine, LLC 310 Grant Street Suite 1700 Pittsburgh, PA 15219 www.camlev.com SLC Realty, Inc.	Attorney's fees for post-petition work paid by SLC Realty, Inc., owned by non-debtors	March 6, 2019	\$12,500.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	---	-----------------------------------	-------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No

☒ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you Zamias Services, Inc. 500 Galleria Dr. Suite 287 Johnstown, PA 15904 Debtor is 50% Shareholder	\$64,000.00 Shareholder Loan (funds for such loan were loaned by SLC Realty, Inc. to the Debtor) The Debtor made a total of \$154,000 in loans to Zamias Services, Inc. over the 3 years prior to the bankruptcy to cover costs in the months of March and October 2016-2019. The Debtor believes these loans are in the ordinary course of business but are included out of an abundance of caution.		March 1, 2019

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☒ No

☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	---------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No

☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☐ No

☒ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Ameriserv Bank 216 Franklin Street Johnstown, PA 15901	Maryann Lambrinos 403 Slater Street Johnstown, PA 15905	Silver Coins	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	--------------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)

- ☒ A partner in a partnership
- ☒ An officer, director, or managing executive of a corporation
- ☒ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed EIN: From-To
Bel Air Plaza Associates	Real Estate Development	EIN: From-To
Hilltop Z, LP	Real Estate Development	EIN: From-To
University Park, GP, Inc.	Real Estate Development	EIN: From-To
University Park Associates Limited Part.	Real Estate Development	EIN: From-To
Westwood Zamias GP Corp.	Real Estate Development	EIN: From-To
Westwood Zamias Limited Partnership	Real Estate Development	EIN: From-To
Indiana Mall GP Corp.	Real Estate Development	EIN: From-To
Indiana Mall Company Limited Partnership	Real Estate Development	EIN: From-To
Johnstown Galleria, LLC	Real Estate Development	EIN: From-To
Pitt Village Mezz GP Corp.	Real Estate Development	EIN: From-To
Pitt Village Genpar Corp.	Real Estate Development	EIN: From-To
Pitt Village Mezz LP	Real Estate Development	EIN: From-To
Tamaqua Z, LP	Real Estate Development	EIN: From-To

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed EIN: From-To
ZGAL Associates, LP	Real Estate Development	
Zamias OBDC, LP	Real Estate Development	EIN: From-To
Zamias Oakmont Management, LLC	Real Estate Development	EIN: From-To
Z-OBDC GP Corp.	Real Estate Development	EIN: From-To
Zamias Services, Inc. 300 Market Street Johnstown, PA 15901	Real Estate Services Company Tom Boyd	EIN: From-To

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
☒ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
1st Summit Bank 125 Donald Lane Johnstown, PA 15904	11/2018

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Stephen Gregory Zamias, Sr.
Stephen Gregory Zamias, Sr.
Signature of Debtor 1

Signature of Debtor 2

Date May 8, 2019

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 **Stephen Gregory Zamias, Sr.**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF PENNSYLVANIA**

Case number **19-70113**
(if known)

☐ Check if this is an amended filing

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☐ creditors have claims secured by your property, or
- ☐ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: 1st Summit Bank	<input type="checkbox"/> Surrender the property. <input checked="" type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 403 Slater Street Johnstown, PA 15905 Cambria County		
Creditor's name: Audi Financial Services	<input type="checkbox"/> Surrender the property. <input checked="" type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 2016 Audi A-6 38,000 miles		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
--	----------------------------

Debtor 1 **Stephen Gregory Zamias, Sr.**

Case number (if known) **19-70113**

Lessor's name:
Description of leased
Property:

☐ No
☐ Yes

Lessor's name:
Description of leased
Property:

☐ No
☐ Yes

Lessor's name:
Description of leased
Property:

☐ No
☐ Yes

Lessor's name:
Description of leased
Property:

☐ No
☐ Yes

Lessor's name:
Description of leased
Property:

☐ No
☐ Yes

Lessor's name:
Description of leased
Property:

☐ No
☐ Yes

Lessor's name:
Description of leased
Property:

☐ No
☐ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Stephen Gregory Zamias, Sr.
Stephen Gregory Zamias, Sr.
Signature of Debtor 1

X _____
Signature of Debtor 2

Date May 8, 2019

Date _____

Document Page 51 of 51
United States Bankruptcy Court
Western District of Pennsylvania

In re Stephen Gregory Zamias, Sr.

Debtor(s)

Case No. 19-70113

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) - AMENDED

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
- | | | |
|---|----|------------------|
| For legal services, I have agreed to accept | \$ | <u>12,500.00</u> |
| Prior to the filing of this statement I have received | \$ | <u>12,500.00</u> |
| Balance Due | \$ | <u>0.00</u> |
2. \$ 336.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
- ☐ Debtor ☒ Other (specify): **Fees paid by SLC Realty, Inc.**
4. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. [Other provisions as needed]
- Services included in the engagement of Campbell & Levine, LLC are set forth in an engagement letter executed by the Debtor(s).**
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
- Services not included in the engagement of Campbell & Levine, LLC are set forth in an engagement letter executed by the Debtor(s).**

*** Debtor(s) has/have agreed to pay Campbell & Levine, LLC at the firm's normal hourly rate.**

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

May 8, 2019

Date

/s/ Kathryn L. Harrison

Kathryn L. Harrison 209601

Signature of Attorney

Campbell & Levine, LLC

310 Grant Street, Suite 1700

Pittsburgh, PA 15219

412-261-0310 Fax: 412-261-5066

Name of law firm